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STATEMENT UNDER 37 CFR 3.73(b) Applicant/Patent Owner: BCD Rewards, L.L.C. Application No./Patent No./Control No.: 10/748,710 Filed/Issue Date: December 30, 2003 Entitled: Payment Systems and Methods for Earning Incentives Using At Least Two Financial Instruments BCD Rewards, L.L.C. , a Missouri Corporation (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.) states that it is: the assignee of the entire right, title, and interest; or an assignee of less than the entire right, title and interest The extent (by percentage) of its ownership interest is _____ % in the patent application/patent identified above by virtue of either: An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at ______015218____ , Frame _______0695____ , or a true copy of the original is attached. OR в. Г A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows: To: The document was recorded in the United States Patent and Trademark Office at Reel ______, Frame ______, or for which a copy thereof is attached. 2. From: The document was recorded in the United States Patent and Trademark Office at , Frame , or for which a copy thereof is attached. The document was recorded in the United States Patent and Trademark Office at , Frame _____, or for which a copy thereof is attached. Additional documents in the chain of title are listed on a supplemental As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11. [NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in The undersigned se title is supplied below) is authorized to act on behalf of the assignee. **∕**8ignature Dan Zimmerman Printed or Typed Name

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Title